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★ APR 29 2024 ★  
BROOKLYN OFFICE

UNITED STATES DISTRICT COURT :  
FOR THE EASTERN DISTRICT OF NEW YORK :

In re Payment Card Interchange Fee and : No. 05-MD-1720 (MKB)(JAM)  
Merchant Discount Antitrust Litigation :

### Statement of Objections

Objector is a member of the Rule 23(b)(2) Class in the case called *In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*. Having accepted Visa and MasterCard credit cards between December 18, 2020, and today, I object to the proposed settlement.

Objector and all other class member merchants supported this action for 20 years to obtain relief from the unlawful and oppressive actions of the defendants in the way they control the use of their credit card systems and the fees they demand for such use.

The proposed Settlement affords only minimal relief from Visa/MasterCard's oppressive administration of their respective credit card systems. As for relief from their outrageous fees, the proposed Settlement would reduce interchange fees by just four basis points, and even that tiny relief is only temporary.

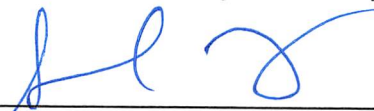
Instead of addressing the core claims in the case, the settlement merely provides merchants with a limited relief from Visa and Mastercard, we also accept Discover and American Express transactions.

We operate stores in the state of Texas which prohibit surcharging of credit card transactions. Because of this law, the principal relief is of no value to us.

Based on the outcome of the settlement, we do not believe the lawyers who negotiated it represented our best interests.

**Finally, the proposed settlement class is "mandatory." Court approval will preclude any future merchant legal action against Visa and Mastercard.**

For this meagre outcome to be the result of so many years of effort, is just unacceptable.

By: 

Name: Sandra Garza

Company: La Lomita, Inc

Address: 2105 Remington Ave

City/State/Zip: Edinburg TX 78539



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